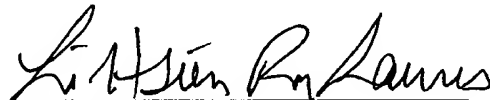


Please refund any overpayment to Marshall, O'Toole, Gerstein, Murray &
Borun at the address below.

Respectfully submitted,

MARSHALL, O'TOOLE, GERSTEIN,
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By: 
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November 10, 2000